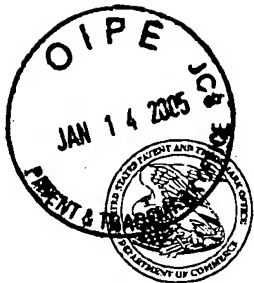


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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/679,275	10/10/2003	Martin B. Bushman	INTCOM.001A

20995
 KNOBBE MARTENS OLSON & BEAR LLP
 2040 MAIN STREET
 FOURTEENTH FLOOR
 IRVINE, CA 92614

CONFIRMATION NO. 7516
 FORMALITIES LETTER
 OC000000014368669
 OC000000014368669

Date Mailed: 11/15/2004

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

An application number and filing date have been accorded to this application. The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

The required item(s) identified below must be timely submitted to avoid abandonment:

- A substitute specification in compliance with 37 CFR 1.52, 1.121(b)(3), and 1.125, is required. The specification, claims, or abstract page(s) submitted is not acceptable and cannot be scanned or properly stored because:
 - Papers must be legibly written either by a typewriter or mechanical printer in permanent ink or its equivalent in portrait orientation on flexible, strong, smooth, non-shiny, durable, and white paper. Application papers must be presented in a form having sufficient clarity and contrast between the paper and the writing thereon to permit the direct reproduction of readily legible copies in any number by use of photographic, electrostatic, photo-offset, and microfilming processes and electronic reproduction by use of digital imaging and optical character recognition. Pages 132-133 are not in compliance with 37 CFR 1.52(a).

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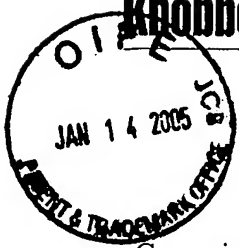
*A copy of this notice **MUST** be returned with the reply.*

Z-Mogus

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PART 2 - COPY TO BE RETURNED WITH RESPONSE



Knobbe Martens Olson & Bear LLP

Intellectual Property Law

2040 Main Street
Fourteenth Floor
Irvine, CA 92614
Tel 949-760-0404
Fax 949-760-9502
www.kmob.com

Lee W. Henderson, Ph.D.

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING BY "EXPRESS MAIL"

Attorney Docket No. : INTCOM.001A

Applicant(s) : Bushman et al.

For : SECURE ELECTRONIC PAYMENT
MESSAGING SYSTEM WITH
RECONCILABLE FINALITY

Attorney : Lee W. Henderson Ph.D.

"Express Mail"
Mailing Label No. : EV 307991365 US

Date of Deposit : January 14, 2005

I hereby certify that the accompanying

Response to Notice to File Corrected Application Papers Transmittal letter;
Replacement specification in 133 pages; Return Prepaid Postcard

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Nelson Merida

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PATENT

Case Docket No. INTCOM.001A

Date: January 14, 2005

TRANSMITTAL LETTER

RESPONSE TO NOTICE TO FILE CORRECTED APPLICATION PAPERS

Applicant : Bushman et al.
App. No : 10/679,275
Filed : October 10, 2003
For : SECURE ELECTRONIC PAYMENT
MESSAGING SYSTEM WITH
RECONCILABLE FINALITY
Art Unit : 3624

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service via Express Mail EV 307991365 US in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

January 14, 2005

(Date)

Lee W. Henderson Ph.D., Reg. No. 41,830

**Mail Stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**

Dear Sir:

In response to the Notice to File Corrected Application Papers, which was mailed by the Office on November 15, 2004, enclosed are:

- (X) Specification in 133 pages with corrected pages 132-133.
- (X) A Notice to File Corrected Application Papers.
- (X) Return prepaid postcard.
- (X) Fees as calculated below:

PATENT

Case Docket No. INTCOM.001A

Date: January 14, 2005

FEE CALCULATION				
FEE TYPE		FEE CODE	CALCULATION	TOTAL
Excess Claims > 20	2 - 20 = 0	1202 (\$18)	0 x 18 =	\$0
Independent > 3	2 - 3 = 0	1201 (\$86)	0 x 86 =	\$0
Multiple Claim		1203 (\$290)		\$0
1 Month Extension		1251 (\$120)		\$
2 Month Extension		1252 (\$450)		\$
3 Month Extension		1253 (\$1,020)		\$
4 Month Extension		1254 (\$1,590)		\$
			SUB TOTAL	\$0
			TOTAL FEE DUE	\$0

The Commissioner is hereby authorized to charge any additional fees which may be required, now or in the future, or credit any overpayment, to Account No. 11-1410.



Lee W. Henderson Ph.D.

Registration No. 41,830

Attorney of Record

Customer No. 20,995

(949) 760-0404